

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE:	*	CASE NO.: 22-56104
BRITTNEY ANGELETTE WARNER,	*	
	*	
	*	CHAPTER 13
	*	
DEBTOR	*	

**DEBTOR'S AMENDMENT TO CHAPTER 13 SCHEDULES**

Comes Now, Brittney Angelette Warner, Debtor, and amends her Chapter 13 Schedules per the following:

1. Debtor amends Schedule A/B as attached
2. Debtor amends the Declaration of Schedules and Summary of Schedules as attached.

WHEREFORE, Debtor prays that this Amendment be allowed, that the Trustee withdraws any objection(s) and for such other and further relief as the Court deems appropriate and just.

This the 24<sup>th</sup> day of October, 2022.

Respectfully Submitted,

Law Office of Stanley J. Kakol, Jr., LLC  
/S/Stanley J. Kakol, JR.

---

Stanley J. Kakol, Jr. GBN 406060  
Attorney for Debtor  
5353 Fairington Road  
Suite C  
Lithonia, Georgia 30038

**Fill in this information to identify your case and this filing:**

Debtor 1 **Brittney Angelette Warner**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF GEORGIA**

Case number **22-56104**

☒ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

## 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Hyundai**  
 Model: **Tucson**  
 Year: **2017**  
 Approximate mileage: **78,000**  
 Other information:

## Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$15,725.00****\$15,725.00**

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$15,725.00****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

Debtor 1 **Brittney Angelette Warner**Case number (if known) **22-56104****6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....**Household goods and furnishings****\$1,000.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**Electronics****\$650.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☒ No☐ Yes. Describe.....**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$1,650.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

Debtor 1 **Brittney Angelette Warner**Case number (if known) **22-56104****16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking**Chime\$0.0017.2. **Debit**American Express\$10.0017.3. **Checking**Navy Federal\$5.0017.4. **Checking**Wells Fargo\$5.00**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**401K****401K****\$1,090.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).



Debtor 1 **Brittney Angelette Warner**Case number (if known) **22-56104**☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☐ No☒ Yes. Describe each claim.....

Debtor 1 **Brittney Angelette Warner**Case number (if known) **22-56104****Personal Injury Auto Accident April 24, 2022  
(Ken Nugent)****Unknown****35. Any financial assets you did not already list**

- ☒ No
- ☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$1,110.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
- ☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*

- ☒ No
- ☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....****\$0.00****Part 8: List the Totals of Each Part of this Form**

<b>55. Part 1: Total real estate, line 2 .....</b>		<b>\$0.00</b>
<b>56. Part 2: Total vehicles, line 5</b>	<b>\$15,725.00</b>	
<b>57. Part 3: Total personal and household items, line 15</b>	<b>\$1,650.00</b>	
<b>58. Part 4: Total financial assets, line 36</b>	<b>\$1,110.00</b>	
<b>59. Part 5: Total business-related property, line 45</b>	<b>\$0.00</b>	
<b>60. Part 6: Total farm- and fishing-related property, line 52</b>	<b>\$0.00</b>	
<b>61. Part 7: Total other property not listed, line 54</b>	<b>+</b> <b>\$0.00</b>	
<b>62. Total personal property. Add lines 56 through 61...</b>	<b>\$18,485.00</b>	<b>Copy personal property total \$18,485.00</b>
<b>63. Total of all property on Schedule A/B. Add line 55 + line 62</b>		<b>\$18,485.00</b>

## Fill in this information to identify your case:

Debtor 1	<b>Brittney Angelette Warner</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number	<b>22-56104</b>		
(if known)			

☒ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>0.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>18,485.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>18,485.00</b>

## Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>398,533.67</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>2,000.00</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>2,751.00</b>
Your total liabilities		\$ <b>403,284.67</b>

## Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>3,902.60</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>3,153.60</b>

## Part 4: Answer These Questions for Administrative and Statistical Records

## 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

## 7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

Debtor 1 **Brittney Angelette Warner**  
the court with your other schedules.

Case number (if known) **22-56104**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **4,274.67**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
<b>From Part 4 on Schedule E/F, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>2,000.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>2,000.00</b>

**Fill in this information to identify your case:**

Debtor 1 **Brittney Angelette Warner**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF GEORGIA**

Case number **22-56104**  
 (if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Brittney Angelette Warner  
**Brittney Angelette Warner**  
 Signature of Debtor 1

*Brittney Warner*

X \_\_\_\_\_  
 Signature of Debtor 2

Date **October 24, 2022**

Date \_\_\_\_\_

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

INRE:	:	CHAPTER 13
BRITTNEY ANGELETTE WARNER,	:	
	:	
DEBTOR	:	CASE NO. 22-56104

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UNSWORN DECLARATION UNDER PENALTY OF PERJURY  
REGARDING 2021 TAX RETURN

I, *Brittney Angelette Warner.*, the undersigned, hereby affirm under penalty of perjury  
that:

The 2021 Tax Return provided is a true and correct copy of the most recent return  
submitted to the Internal Revenue Service.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on the 24<sup>th</sup> day of October, 2022.

*Brittney Warner*

---

*Brittney Angelette Warner*



# Signature Certificate

Reference number: QDGDU-2MNOH-3C3VP-WCSFL

Signer	Timestamp	Signature
<b>Brittney Warner</b> Email: [REDACTED] Sent: 24 Oct 2022 20:19:09 UTC Viewed: 24 Oct 2022 20:19:37 UTC Signed: 24 Oct 2022 20:20:29 UTC	24 Oct 2022 20:19:09 UTC 24 Oct 2022 20:19:37 UTC 24 Oct 2022 20:20:29 UTC	
<b>Recipient Verification:</b> ✓ Email verified	24 Oct 2022 20:19:37 UTC	IP address: 166.194.188.109 Location: Buffalo, United States

Document completed by all parties on:  
24 Oct 2022 20:20:29 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 30,000+ companies worldwide.





UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE:	*	CASE NO.: 22-56104
BRITTNEY ANGELETTE WARNER,	*	
	*	
	*	CHAPTER 13
	*	
DEBTOR	*	

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury:  
That I am more than 18 years of age, and that on this day, I served a copy of the within Debtor's Amendment to Chapter 13 Schedules by depositing a copy of same in U.S. Mail with sufficient postage affixed thereon to ensure delivery or by the Court's Electronic Case Filing (ECF) mail system to:

This the 24<sup>th</sup> day of October, 2022.

/s/  
Stanley J. Kakol, Jr., GA Bar No 406060  
Attorney for Debtor  
Law Office of Stanley J. Kakol, Jr., LLC  
5353 Fairington Road  
Suite C  
Lithonia, GA 30038

**Debtor**

Brittney Angelette Warner  
817 Tallowtree Lane  
McDonough, GA 30252

**Trustee**

Nancy J. Whaley  
Standing Chapter 13 Trustee  
303 Peachtree Center Avenue  
Suite 120  
Atlanta, GA 30303

All creditors on the attached Matrix.



Label Matrix for local noticing  
113E-1  
Case 22-56104-wlh  
Northern District of Georgia  
Atlanta  
Mon Oct 24 16:24:13 EDT 2022

Acceptance NOW  
Attn: Bankruptcy  
5501 Headquarters Drive  
Plano, TX 75024-5837

Capital One  
Attn: Bankruptcy  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Chimef/str  
Attn: Bankruptcy  
Po Box 417  
San Francisco, CA 94104-0417

Comenitybank/Jared  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Credit One Bank  
Attn: Bankruptcy Department  
Po Box 98873  
Las Vegas, NV 89193-8873

Evan Owens Durkovic  
Aldridge Pite, LLP  
3575 Piedmont Road N.E.  
Ste 500  
Atlanta, GA 30305-1636

First Premier Bank  
Attn: Bankruptcy  
Po Box 5524  
Sioux Falls, SD 57117-5524

(p)GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION  
ARCS BANKRUPTCY  
1800 CENTURY BLVD NE SUITE 9100  
ATLANTA GA 30345-3202

Internal Revenue Service  
401 W. Peachtree Street, NW  
Stop #334-D Room 400  
Atlanta, GA 30308

Stanley J. Kakol Jr.  
The Law Offices of Stanley J. Kakol, Jr.  
5353 Fairington Road  
Suite C  
Lithonia, GA 30038-1164

PennyMac Loan Services, LLC  
P.O. Box 2410  
Moorpark, CA 93020-2410

Pennymac Loan Services  
PO Box 514387  
Los Angeles, CA 90051-4387

Premier Bankcard, LLC  
Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud MN 56302-7999

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

SANTANDER CONSUMER USA INC.  
P.O. BOX 961245  
FORT WORTH, TX 76161-0244

Santander Consumer USA  
Attn: Bankruptcy  
Po Box 961245  
Fort Worth, TX 76161-0244

United States Attorney  
Northern District of Georgia  
75 Ted Turner Drive SW, Suite 600  
Atlanta GA 30303-3309

Brittney Angelette Warner  
817 Tallotree Lane  
McDonough, GA 30252-3127

Nancy J. Whaley  
Nancy J. Whaley, Standing Ch. 13 Trustee  
Suite 120, Truist Plaza Garden Offices  
303 Peachtree Center Avenue  
Atlanta, GA 30303-1216

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Georgia Department of Revenue  
Attn: Bankruptcy Department  
1800 Century Boulevard, NE  
Suite 9100  
Atlanta, GA 30345

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

End of Label Matrix	
Mailable recipients	19
Bypassed recipients	1
Total	20